

# Missouri

## Real Estate Appraisers Commission

Division of Professional Registration

### Message from the Chair

By: Darryl Knopf, Chair

**W**here is the appraisal profession going?" This is a question I receive often. I wish I had a crystal ball. One of the reasons I volunteered to be on the MAAC board and then was fortunate enough to be appointed to the Commission is to try and track this moving target of the appraisal profession.

It seems we are getting more pressure from the government agencies, lenders and clients. It is definitely a different profession then when I started appraising in 1978. The increase of information is almost staggering because of the internet. I don't know if the final valuation number is much different; however, the educated thought process is more intense. I believe most appraisers wonder if the clients are willing to really pay for all the additional time and research.

Another question: "Are the clients just putting up a smoke screen for their own bureaucratic mess because of managerial ineptness?" I still believe appraisers provide more accurate information regarding a property than an Automated Valuation Model (AVM). Statistics are interesting; however, we all know they can be manipulated. Yes, there are some appraisers who are not as professional as they need to be and still some who are marginal in their ethics; however, as the profession has become more scrutinized, these appraisers have

become fewer. A new appraiser will need a college degree to get into the profession. I'm sure this will elevate the quality of appraisers over the years. At the Commission, we have seen some appraisers that lack the quality of education and therefore should not be entering the profession. The number of complaints has gone down in recent years, however, Fannie Mae is still way behind in looking at their portfolio and that could change. Errors and Omission Insurance has become more proactive realizing they might have a problem. From what I'm seeing, many professions are going through a lot of the same problems. Doctors, accountants, architects, engineers are seemingly going through bureaucratic nightmares as well.

In the long run it appears there might be a lack of appraisers in the field. Will supply and demand take over and raise the fees? Or will a bureaucratic thumb be placed on the profession by management companies and heavy handed clients? In that case, college students considering the appraisal profession are not going to be willing to take on student loans if monetary rewards are not forthcoming. As you can see I have numerous questions, and no answers. Has the informational world allowed the faceless number crunchers to shift blame from their lack of business skills to the real estate appraisers?



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# Protecting confidentiality of appraiser-client relationship

By: Ann Nunn-Jones, Commissioner



**Have you received a request from a third party asking whether you have appraised a property? Have you been asked to verify your opinion of value?**

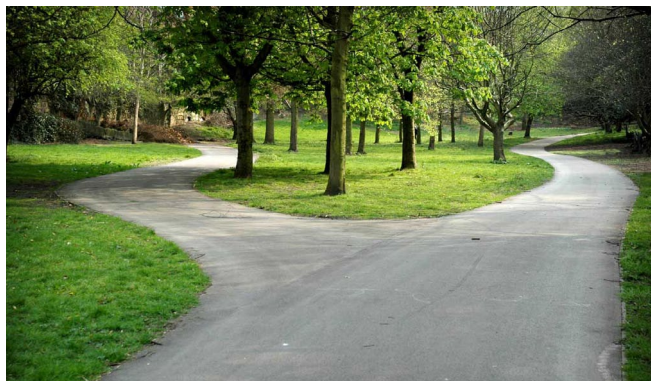
**U**SPAP states an appraiser must protect the confidential nature of the appraiser-client relationship. An appraiser must not disclose: (1) confidential information; or (2) assignment results to anyone other than to

- **the client;**
- **persons specifically authorized by the client;**
- **state appraiser regulatory agencies;**
- **third parties as may be authorized by due process of law; or**
- **a duly authorized professional peer review committee except when such disclosure to a committee would violate applicable law or regulation.**

If you receive such a request, remember it is a violation to provide that information without specific authorization by your client.

# Continuing Education - A Roadmap for CE

By: Cash Gill, Commissioner



**A**s far as I can tell, the Missouri Real Estate Appraisers Commission has always had an open-minded policy and a helpful way of thinking when it comes to continuing education. If you are an appraiser who holds your main or only license in Missouri, we have a simple set of approved courses on our website that will account for the 28 hours of education you need every two years. These can be found at [http://pr.mo.gov/boards/appraisers/ce\\_active.pdf](http://pr.mo.gov/boards/appraisers/ce_active.pdf).

The course approval process is similar across the board for as many states as I have utilized for a reciprocal license. Where Missouri differs from some is in the acceptance of courses not on our approved list. When a licensee from another state obtains a license through reciprocity, we accept all courses that he or she needs to complete in order to keep their main license current. That is, as long as those courses cover our 28-hour requirement and our USPAP requirement.

It is important to note when checking the “I have completed the required Continuing Education” box on your renewal application in other states that some states will not accept everything Missouri accepts. There are those that require

USPAP courses, updates or full, to be in-person. There are also those that will not accept any course that they or Appraisal Qualification Board (AQB) have not approved.

An easy way to keep from having to sit in front of the commission is to complete a self-audit a few months before your license comes due for renewal. It is as simple as compiling all of your continuing education classes in a readable format, so you can verify that you completed the necessary hours, any specific coursework (USPAP is the most common), any in-person classwork and that all hours are approved by the state where you will be providing the renewal application.

If you have completed coursework that is not approved in some places, nearly every state in the country will have a mechanism to give you credit for the course(s) taken. As long as you catch this in your self-audit with enough time left for the state to process the application for credit.

Just remember, our task is to ensure that all people holding an appraisal credential follow a set of standards that protect the public interest. While we have the stigma of being an enforcement group, our main goal is to help all licensees stay current and in compliance.



# IMPORTANT

## How will the 2015 criteria changes affect the licensure in Missouri?



The Missouri Real Estate Appraisers Commission believes the change that will have the most impact on licensure is that the 2015 criteria does not allow for a “segmented approach” when implementing the changes in Missouri. In other words, if you begin the licensing process, it must be completed (registered as a trainee, application received and approved, test taken and passed, experience submitted and approved by the Commission and your license/certification issued) on or prior to December 31, 2014. If the license/certification has not been issued by that date, you would be subject to the new criteria.

**WHAT WOULD THAT MEAN?** If you used the “in lieu of” option currently in place for the college level education for both the Residential and General certifications, you would no longer qualify on January 1, 2015, because the “in lieu of” option will no longer exist. So, on January 1, 2015, if you are applying for the Residential certification or General certification, you will no longer qualify unless you have a Bachelor’s degree. If you are applying for the State License, you would no longer qualify unless you have 30-hours of college-level education or an Associate’s degree or higher (in any field). In addition, the 2015 criteria requires individuals to have successfully completed the education and experience hours prior to being eligible to set for the examination.

**If you are Currently a Registered Trainee** you will be required to successfully complete all requirements for licensure/certification and the Commission will issue such license/certificate by December 31, 2014. If not, then you will be required to meet the 2015 criteria requirements.

### TIME LINE EXAMPLES:

**Applicants for the Certified General Classification:** For a new applicant (not an upgrade from a current appraiser license/certification), assuming that no experience has been accrued prior to applying, the trainee application should be submitted to the Commission’s office as soon as possible bearing in mind that the Commission’s approval process for your experience can take up to 4 months and that experience must cover no less than 30 months. There would still be no guarantee that the certification could be issued prior to January 1, 2015. **Keep in mind** that the only change that will have much bearing on the certified general applicant is to the removal of the “in lieu of” option for the college level education. If you already have your Bachelor’s Degree, the January 1, 2015 date carries less importance.

**Upgrade Applicant for the Certified General Classification:** For a current licensed/certified appraiser seeking to upgrade, he/she would have to meet the 3,000 experience hours (1,500 of which must be in non-residential appraisals and must have been supervised). If the applicant has only residential appraisals at the time they apply, they must meet the 1,500 hours of non-residential appraisals and must take that time into account when submitting an application. Again, if you already have your Bachelor’s Degree, the January 1, 2015 date carries less importance.

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**Applicant for the Certified Residential:** For a new applicant (not an upgrade from a current appraiser license), assuming that no experience has been accrued prior to applying, the trainee application should be submitted to the Board office as soon as possible bearing in mind that the Committee's approval process for your experience can take up to 4 months and that experience must cover no less than 24 months. There would still be no guarantee that the certification could be issued prior to January 1, 2015. **Keep in mind** that the only changes that will have much bearing on the certified residential applicant is that instead of an Associate's Degree, they must have a Bachelor's Degree, and the removal of the "in lieu of" option for the college level education. If you already have your Bachelor's Degree, the January 1, 2015 date carries less importance.

**Upgrade Applicant for the Certified Residential:** For a currently licensed appraiser seeking to upgrade, it is assumed that he/she would have met their 2,500 experience hours already, therefore the time frame is not so rigid; however, at a minimum, a trainee application to upgrade to the Certified Residential classification should be submitted as soon as possible to ensure that the certification can be issued prior to January 1, 2015. If you already have your Bachelor's Degree, the January 1, 2015 date carries less importance.

**Applicant for the State License:** Although the required time frame to meet the 2,000 hours of experience is 12 months, bear in mind that the experience approval process can take up to 4 months. The change to the requirements for the state license require that an applicant have completed 30 semester hours of college level education (no specific areas of study required). If an applicant has a degree or has already completed the 30 semester hours, the January 1, 2015 date carries less importance.

***Please remember that state regulations require that an applicant register as a trainee with the Commission prior to accruing any experience hours. This means that if you have been under supervision but you are not a registered trainee, the experience you have obtained will not count. There is no fee for registering as a trainee and forms can be found on our website.***

**Supervisors/Trainees:** Effective January 1, 2015, all supervisors/trainees will be required to have completed a specific course for supervised work. At this time the Appraisal Qualifications Board (AQB) has yet to issue information relating to the course or course content. As information becomes available you will be notified. In addition, trainees who register on or after **July 1, 2013** will be required to have completed 75 hours of qualifying education within the five year period prior to submission of the trainee application.

We realize this is a short timeframe, especially for individuals who are thinking about applying; however, Missouri is required to comply with the Appraisal Qualification Board's standards. The Commission does not have the authority to change any of the requirements and/or deadlines. The Commission will be filing emergency rules to be in compliance with the new criteria and related deadlines.

Please contact our office directly if you have any questions and we ask that you please pass the information on to fellow co-workers, trainees and appraisers.

# Disciplinary Actions



All complaints received by the Commission are numbered and tracked on the complaint log. A complaint may be based upon personal knowledge or information received from other sources. The complaint must be made in writing. Verbal or telephone communications are not acceptable, but you may request a complaint form by telephone, fill it out and mail back to the Commission.

In general, the complaint is considered to be a closed record and is not accessible to the public. Any complaint that is received by the Commission is acknowledged in writing. The complainant will be notified of the final outcome. Any disciplinary action taken by the Commission is a matter of public record. The Commission believes publication of disciplinary actions to be in the public interest and has included such in this newsletter.

If you have any questions, please contact Vanessa Beauchamp, Executive Director at our office. Please note that all disciplinary orders are posted on the website. The following disciplinary actions were taken by the Commission since the last newsletter and will be maintained as open records, according to the terms of the action.

**Jack Delaney**

Suspension – 03/01/2011 – 06/01/2011;  
Probation 06/02/2011 – 06/02/2014

**Brian Martin**

Revoked

**Christopher Klaus**

Probation – 03/28/2011 – 03/28/2012

**Barry Wilson**

Probation – 03/29/2011 – 03/29/2012

**Mary Kym Craft**

Probation – 04/08/2011 – 10/08/2012

**Christopher Brummett**

Probation – 04/22/2011 – 04/22/2013

**Donald Danner**

Probation – 05/21/2011 – 05/21/2014

**James Downey**

Probation – 06/03/2011 – 06/03/2013

**Travis Lally**

Revoked

**Brian Reed**

Revoked

**David Hand**

Revoked

**George Bewen**

Probation – 06/21/2011 – 06/21/2013

**William Heyden**

Suspension – 07/02/2011 – 08/02/2011;  
Probation 08/03/2011 – 08/03/2014

**Robert Newsome**

Suspension – 07/02/2011 – 01/02/2012

**Glen Adrian**

Probation – 07/27/2011 – 07/27/2013

**Bradley Eldridge**

Suspension – 07/28/2011 – 10/20/2011;  
Probation 10/21/2011 – 10/21/2012

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**Eric Hicks**

Suspension – 08/11/2011 – 02/11/2012;  
Probation 02/12/2012 – 02/12/2015

**Michele Logue**

Revoked

**Tellee Warren**

Suspension – 08/18/2011 – 02/18/2012;  
Probation 02/19/2012 – 02/19/2015

**Curt Maddox**

Revoked – 08/18/2011 – 08/22/2011;  
Stay order issued effective 8/23/2011

**K. Kelly Wallace**

Voluntary Surrender

**Alfred Berry**

Voluntary Surrender

**Robert Hill**

Suspension – 10/04/2011 – 01/01/2012;  
Probation – 01/02/2012 – 01/02/2014

**Darrell McGill**

Revoked

**Kris Casburn**

Revoked

**Rhonda Allen**

Suspension – 11/25/2011 – 12/24/2011;  
Probation – 12/25/2011 – 12/25/2014

**David Hartline**

Probation – 01/06/2012 – 01/06/2015

**Patrick Rehmer**

Probation – 01/12/2012 – 01/12/2014

**James Armour**

Suspension – 02/25/2012 – 04/25/2012;  
Probation – 04/26/2012 – 04/26/2015

**Kevin White**

Probation – 03/05/2012 – 03/05/2014

**Matthew Berry**

Probation – 03/05/2012 – 03/05/2014

**Virgil Hulen**

Revoked

**Ken Groves**

Probation – 03/07/2012 – 03/07/2015

**David Parker**

Probation – 03/07/2012 – 03/07/2015

**Robert Dresner**

Probation – 03/17/2012 – 03/17/2014

**Joe Newsome**

Probation – 03/17/2012 – 03/17/2014

**Marilyn Hembree**

Voluntary Surrender

**William Saxton**

Revoked

# Exam Statistics

## 2008

		Pass	Fail
<b>General</b>	All	1 (100%)	0
	Retake	0	0
<b>Residential</b>	All	3 (60%)	2 (40%)
	Retake	1	--
<b>State</b>	All	--	--
	Retake	--	--

## 2009

		Pass	Fail
<b>General</b>	All	4 (66.67%)	2 (33.33%)
	Retake	--	2 (100%)
<b>Residential</b>	All	14 (66.67%)	7 (33.33%)
	Retake	2 (28.57%)	5 (71.43%)
<b>State</b>	All	1 (50%)	1 (50%)
	Retake	-- --	

## 2010

		Pass	Fail
<b>General</b>	All	1 (12.50%)	7 (87.50%)
	Retake	1 (33.33%)	2 (66.67%)
<b>Residential</b>	All	12 (52.17%)	11 (47.83%)
	Retake	4 (100%)	--
<b>State</b>	All	3 (100%)	--
	Retake	-- --	

## 2011

		Pass	Fail
<b>General</b>	All	5 (62.50%)	3 (37.5%)
	Retake	3 (42.86%)	4 (57.14%)
<b>Residential</b>	All	18 (66.67%)	9 (33.33%)
	Retake	4 (44.44%)	5 (55.56%)
<b>State</b>	All	--	--
	Retake	--	--



The Missouri Department of Insurance, Financial Institutions and Professional Registration and the Missouri Real Estate Appraisers Commission are pleased to announce a new subscription service to make it easier for you to receive updates - by email or text message - on the topics that interest you.

When you visit our [subscribe page](#), you'll see an extensive list of categories. You are currently signed up for the Appraisers topic, but I encourage you to further customize your preferences on the subscribe page.

Getting started is easy. Simply go to the subscribe page, enter your email address or mobile number, then select the topics you'd like to receive updates for. Click the submit button when you're finished, and watch for a confirmation email or text verifying the updates you've made. You can change your account preferences at any time.

Thank you for your continued interest in DIFP and the Real Estate Appraisers Commission. We look forward to improving our communication with you. Please forward this invitation to any contacts you believe would be interested in this service.

**House Bill 1103 and Senate Bill 635** passed by the MO legislature on May 16 and now awaits review and consideration by the Governor. Both bills contain language regarding the regulation of appraisal management companies and creates the trainee licensure designation.

**If signed by the Governor the legislation will be effective August 20, 2012. The Commission will be working on the appropriate regulations to enforce the newly passed legislation.**



